

## CM Invention: Features and Claims

A system invented for the specialized purpose of sending emergency cash which, in its entirety as a system, is substantially different from, and an improvement upon, any previously patented or previously disclosed system.

### CM Features and Claims:

1. Provides a fully automated transaction process.
2. Provides for sending someone unplanned emergency cash.
3. Provides the system and technology for utilization of ATM processors, networks and systems.
4. Cash can be sent from any credit card or debit card with a PIN number previously assigned by the card issuer.
5. Provides the proprietary system sequence, technology and software, to process the cash sent as if the sender was remotely making a withdrawal from a CM "virtual ATM" by entry of their card and PIN numbers on a computer or telephone keypad and with cash thereby transferred to the CM "virtual ATM" account.
6. Creates the lowest cost system to operate and provide the service.
7. Provides the quickest and easiest way to send and receive emergency cash.
8. Provides the safety and convenience of sending cash from home with a computer or phone.
9. Provides for the utilization of the quickest and least expensive ATM transaction processors and networks.
10. Requires no special input interface device to implement sending cash.
11. Provides the security of a simultaneous transfer to a national bank CM escrow account of the fund to be received plus a reserve for a possible ATM surcharge and the processing fee expenses, thereby making the cash receipt secure independent of CM or its solvency.
12. Provides for the simultaneous random creation and assignment of a 9-digit escrow account number.
13. Provides the security of one billion potential account numbers.
14. Provides the security of limitation of attempted use of CM card with incorrect account number thereby preventing fraudulent random searching for a funded account.
15. Provides for an escrow agreement to pay to any ATM presenting the 9-digit account number.
16. Requires no special ATM program or re-programming.
17. Requires no special ATM card reader device.
18. Provides for the licensing and integration of the "Mosaic" program, or a similar program, to provide payment at the current rate of exchange between country of origin and payment.
19. Provides a system utilizing inexpensive magnetic stripe "uncharged" cards to receive cash sent.
20. Provides for escrow account pay-out access at any ATM, with any CM generic card.
21. Does not utilize I.C. chip "smart card" technology thereby avoiding presently limited use potential, higher cost of that technology and risk of loss of "charged" cards.
22. Provides for the receipt of cash sent by entering the account number as if it was a PIN number which will route the transaction to the escrow bank which has agreed to pay-out the escrowed funds upon presentment of the account number.
23. Provides for unlimited re-use of the CM card.
24. Provides for obtaining of a CM card before or after the cash is sent.
25. Cash sent will be receivable from more than 200,000 U.S. and one half million Worldwide presently available ATM locations.

The integration of some common components into the invented proprietary system sequence with the proprietary software programs and technology combine to create the fastest, the most convenient and the lowest cost system to send emergency cash.

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